National Foreclosure Mitigation Counseling Program
File Requirements by Counseling Level
Documentation Checklist

Counseling Organization: ____

Client Name(s): ____

Counselor: ______________________________ **Counseling Level(s) Billed:** _____

To bill as a "Level One" counseling unit, NFMC client files MUST contain the following documents:

______ Intake Form

______ **Signed** NFMC Foreclosure Mitigation Client Authorization (Counseling Agreement)

______ **Signed** Combined Privacy Act Notice and Tennessen Warning (either by client or counselor)

______ *Making Home Affordable* (MHA) Program Eligibility Determination – Complete the assessment by using the attached "NFMC Program *Making Home Affordable* Eligibility Determination Checklist"

______ Client Budget – Should detail listing of Expenses, Debts, and Available Sources of Income (written verification of information not needed at this level)

______ Written Action Plan (plus written documentation that Plan was also sent to client).

To bill as a "Level Two" counseling unit, NFMC client files must contain the following documents:

______ **Signed** NFMC Foreclosure Mitigation Counseling Client Authorization (Counseling Agreement), if not already in File

______ **Signed** Combined Privacy Act Notice and Tennessen Warning (either by client or counselor – or a statement saying client refused), if not already in File

______ Verified Budget (including but not limited to bank statements, pay stubs, copies of monthly bills, etc.)

______ Written Documentation of Steps Taken based upon Written Action Plan

______ Close-Out Documentation

To bill as a "Level Three" Counseling unit, NFMC client files must contain the following documents:

______ All necessary documentation for Levels 1 and 2, for Counseling Services undertaken in succession BY THE SAME AGENCY.

To bill as a "Level Four A" Counseling unit, NFMC client files must contain the following documents:

_____ Proof of Referral from Servicer

_____ Authorization Form

_____ Verified Budget at Intake

_____ Documentation of DTI Ratio

_____ Action Plan

_____ Date of Follow-Up Meeting

To bill as a "Level Four B" Counseling unit, NFMC client files must contain the following documents:

_____ Verified Budget at time of second appointment

_____ Documentation of DTI Ratio at time of second appointment

_____ Documentation of Client's Ability to follow Crisis Budget and/or Long-Term Budget and progress against Action Plan developed during first visit

_____ Documentation showing the Client's payment is (or is not) current on modified loan.

NFMC Client Files where NFMC Legal Assistance Program referrals were made must contain the following documents:

_____ Signed NFMC Foreclosure Mitigation Counseling Client Authorization (Counseling Agreement) if not already in file. This form contains a **Legal Assistance Authorization** that must be discussed with, and authorized by, client.

_____ Written documentation by the referring counselor that legal issues emerged during the counseling session which could not be handled by the foreclosure counselor (a signed copy of the "Attorney Referral Sheet for Legal Issues" is acceptable).

_____ A Summary Sheet which has been completed and submitted to the counselor by the attorney (the attorney will send this for your client files upon their closing of the case).

Comments:

Date NFMC File Closed: ___________ **Date of NFMC File Compliance Review:** __________

Signature of Counselor/Staff Member who reviewed file: ____________________________

Please refer to your NFMC Program Procedural Manual for detailed information.